

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WESLEY M RUFFNER
MILISA B RUFFNER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-70212 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/25/2016 and confirmed on 5/27/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,950.74
Less Refunds to Debtor	317.69	
TOTAL AMOUNT OF PLAN FUND		44,633.05

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	2,205.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,853.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 4779	0.00	29,595.36	0.00	29,595.36
	LAKEVIEW LOAN SERVICING LLC Acct: 4779	2,360.89	2,360.89	0.00	2,360.89
	TIMBERLAND FCU* Acct: 0002	5,500.00	5,500.00	947.72	6,447.72
					38,403.97

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	WESLEY M RUFFNER Acct:	0.00	0.00	0.00	0.00
	WESLEY M RUFFNER Acct:	317.69	317.69	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
		*** NONE ***			

Unsecured					
	CREDIT CONTROL COLLECTIONS++ Acct: 6488	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP - AGENT DIF Acct: 9851	227.27	20.09	0.00	20.09
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 2603	465.32	41.12	0.00	41.12
	JOHN F MACKIN Acct: 4962	0.00	0.00	0.00	0.00
	MIDLAND FUNDING Acct: 6597	0.00	0.00	0.00	0.00
	PENELEC/FIRST ENERGY**	1,952.16	172.53	0.00	172.53

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1999				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 1414				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2915				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2715				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 1318				
	PORTFOLIO RECOVERY ASSOCIATES, LL	657.27	58.09	0.00	58.09
	Acct: 4336				
	PORTFOLIO RECOVERY ASSOCIATES, LL	400.00	35.35	0.00	35.35
	Acct: 2700				
	SOUTHWEST CREDIT SYSTEMS*	0.00	0.00	0.00	0.00
	Acct: 0426				
	TIMBERLAND FCU*	0.00	0.00	0.00	0.00
	Acct: 0004				
	AMERICAN INFOSOURCE LP AGENT FOR	165.09	14.59	0.00	14.59
	Acct: 1379				
	INTERCOASTAL FINANCIAL LLC	266.00	23.51	0.00	23.51
	Acct: 8792				
	AMERICAN INFOSOURCE LP AGENT FOR	120.93	10.69	0.00	10.69
	Acct: 1377				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PENN HIGHLANDS CLEARFIELD	0.00	0.00	0.00	0.00
	Acct:				
					375.97

TOTAL PAID TO CREDITORS

38,779.94

TOTAL CLAIMED

PRIORITY 0.00

SECURED 7,860.89

UNSECURED 4,254.04

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

WESLEY M RUFFNER
MILISA B RUFFNER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-70212 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Wesley M Ruffner
Milisa B Ruffner
Debtors

Case No. 16-70212-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jun 25, 2021

User: msch
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Wesley M Ruffner, Milisa B Ruffner, 431 Pardee Road, Philipsburg, PA 16866-7960
14202152	+ Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
14221319	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
14202155	+ John F. Mackin, D.M.D., 220 N. Front Street, Suite 1, P.O. Box 129, Philipsburg, PA 16866-0129
14202158	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
14205535	+ Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
14202160	+ Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992
14202161	+ Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
14202164	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14271564	Email/Text: G06041@att.com	Jun 25 2021 23:31:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14244293	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 25 2021 23:43:18	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14202153	+ Email/Text: bankruptcynotices@dcicollect.com	Jun 25 2021 23:31:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14202154	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 25 2021 23:30:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
14252011	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 25 2021 23:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14218720	Email/Text: camanagement@mtb.com	Jun 25 2021 23:30:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14202156	Email/Text: camanagement@mtb.com	Jun 25 2021 23:30:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14202157	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2021 23:30:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14276327	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2021 23:28:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14202162	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2021 23:29:05	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14202163	+ Email/Text: bankruptcy@sw-credit.com	Jun 25 2021 23:30:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14202165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 25 2021 23:29:00	Verizon, 500 Technology Dr Ste 30, Weldon

District/off: 0315-7

User: msch

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Date Rcvd: Jun 25, 2021

Form ID: pdf900

Total Noticed: 21

Spring, MO 63304-2225

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC.
14202151	##+	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14202159	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing LLC. agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Milisa B Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Wesley M Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Milisa B Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Wesley M Ruffner thedebterasers@aol.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC. bkgroup@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10